

<i>SERFF Tracking Number:</i>	<i>TCRE-126697759</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Teachers Insurance and Annuity Association of America</i>	<i>State Tracking Number:</i>	<i>46129</i>
<i>Company Tracking Number:</i>	<i>IGRSP-EACCT-EI</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>ERISA Endorsement</i>		
<i>Project Name/Number:</i>	<i>ERISA Endorsement/IGRSP-EACCT-EI</i>		

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: ERISA Endorsement	SERFF Tr Num: TCRE-126697759	State: Arkansas
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 46129
Sub-TOI: A02.1G.002 Flexible Premium	Co Tr Num: IGRSP-EACCT-E1	State Status: Approved-Closed
Filing Type: Form	Author: Patrick McGroarty	Reviewer(s): Linda Bird
	Date Submitted: 07/06/2010	Disposition Date: 07/07/2010
		Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: ERISA Endorsement	Status of Filing in Domicile: Pending
Project Number: IGRSP-EACCT-EI	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer
Filing Status Changed: 07/07/2010	Explanation for Other Group Market Type:
	State Status Changed: 07/07/2010
Deemer Date:	Created By: Patrick McGroarty
Submitted By: Patrick McGroarty	Corresponding Filing Tracking Number: IGRSP-EACCT-EI

Filing Description:

Attached for your approval is an endorsement to the TIAA Retirement Choice (RC) and TIAA Retirement Choice Plus (RCP) contracts to allow for the use of ERISA Accounts. An ERISA Account is an unallocated account from which the plan sponsor can elect to pay either reasonable and necessary plan expenses or plan benefits for participants in a defined contribution plan like a 401(k) or 403(b) plan. ERISA Accounts are a way of distributing back to a plan, plan generated revenues that exceed the costs associated with plan administration by a plan recordkeeper or fund provider.

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TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: ERISA Endorsement
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Provisions covering ERISA Accounts must be in the annuity contract in order to comply with insurance law anti-rebating statutes. To this end, this endorsement defines an ERISA Account and makes explicit the provision for payments from an ERISA Account. This endorsement also clarifies that the contract's accumulation for the purpose of maintaining ERISA Accounts is not attributable to any individual employee and deactivates "contractholder payments", which otherwise allow for wholesale withdrawals for the purpose of switching investments, with respect to ERISA Accounts.

A certification of readability is not included as this product is a security subject to federal jurisdiction.

We have bracketed all elements that are being submitted as variable.

This endorsement does not replace any existing form.

This form will be pre-printed or laser emitted with identical language approved by the Department. We reserve the right to change the book-turn duplex printing, pagination, location of print lines and words, signature graphics, and the type of font (but not point size to less than 10) of this form without resubmitting for approval.

We would like to implement this form as soon as possible. If you have any questions about this form or if there is anything we can do to make your review easier, please call me at 800-842-2733, extension 23-3284

Thank you for your consideration of this submission.

Company and Contact

Filing Contact Information

Pat McGroarty, Senior Contract Forms Specialist
730 Third Avenue
730/3/33
New York, NY 10017
pmcgroarty@tiaa-cref.org
212-913-3284 [Phone]
212-916-5903 [FAX]

Filing Company Information

Teachers Insurance and Annuity Association of America
730 Third Avenue
CoCode: 69345
Group Code: 1216
State of Domicile: New York
Company Type: L&H

SERFF Tracking Number: TCRE-126697759 State: Arkansas
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TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: ERISA Endorsement
Project Name/Number: ERISA Endorsement/IGRSP-EACCT-EI
New York, NY 10017 Group Name: TIAA-CREF State ID Number:
(212) 490-9000 ext. [Phone] FEIN Number: 13-1624203

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$50.00	07/06/2010	37756615

Correspondence Summary

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/07/2010	07/07/2010

SERFF Tracking Number:	TCRE-126697759	State:	Arkansas
Filing Company:	Teachers Insurance and Annuity Association of America	State Tracking Number:	46129
Company Tracking Number:	IGRSP-EACCT-EI		
TOI:	A02.1G Group Annuities - Deferred Non-Variable and Variable	Sub-TOI:	A02.1G.002 Flexible Premium
Product Name:	ERISA Endorsement		
Project Name/Number:	ERISA Endorsement/IGRSP-EACCT-EI		

Disposition

Disposition Date: 07/07/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TCRE-126697759 State: Arkansas

Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 46129

Company Tracking Number: IGRSP-EACCT-EI

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium

Product Name: ERISA Endorsement

Project Name/Number: ERISA Endorsement/IGRSP-EACCT-EI

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Retirement Choice and Retirement Choice Plus Annuity Contract Endorsement		Yes

SERFF Tracking Number: TCRE-126697759 State: Arkansas

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Company Tracking Number: IGRSP-EACCT-E1

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium

Product Name: ERISA Endorsement

Project Name/Number: ERISA Endorsement/IGRSP-EACCT-E1

Form Schedule

Lead Form Number: IGRSP-EACCT-E1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IGRSP-EACCT-E1	Policy/Cont Retirement Choice ract/Fratern and Retirement al Choice Plus Annuity Certificate: Contract Amendmen Endorsement t, Insert Page, Endorseme nt or Rider	Initial		0.000	IGRSP-EACCT-E1.pdf

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
(TIAA)**

730 Third Avenue, New York, NY 10017-3206
Telephone: [800-842-2733]

**Endorsement to Your TIAA Retirement Choice Annuity Contract or
TIAA Retirement Choice Plus Annuity Contract**

This endorsement modifies the provisions of your TIAA Retirement Choice Annuity Contract or TIAA Retirement Choice Plus Annuity Contract and becomes part of it. Please read this endorsement and attach it to your contract.

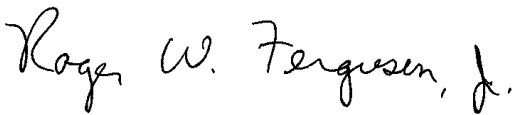
Some or all of the contract's **accumulation** is to be held in the name of the contractholder without being attributable to any individual employee under the employer plan for the purpose of maintaining ERISA accounts as described below. The amount of accumulations and any benefits arising from ERISA accounts will therefore be determined without reference to any individual employee's accumulations.

The following provisions are added to your contract:

ERISA account. An ERISA account is an unallocated suspense account comprised of payments that TIAA or the plan agrees to make in order to cover reasonable and necessary plan expenses or to provide plan benefits. Contract provisions pertaining to contractholder payments and participant recordkeeping provisions do not apply to ERISA account accumulations. Contractholder payments are not available under ERISA accounts.

ERISA account payment. The employer may instruct us to withdraw all or part of an ERISA account accumulation to pay either reasonable and necessary plan expenses or plan benefits. ERISA account payments will not be made directly to the employer.

An ERISA account payment will be effective as of the end of the business day in which we receive the contractholder's written request for the ERISA account payment. The contractholder may defer the effective date of the ERISA account payment until any business day following the date on which we receive the request. TIAA will determine all values as of the end of the effective date. An ERISA account payment reduces the accumulation from which it is paid by the amount paid. If different rate schedules apply to different parts of the contract's Traditional Annuity accumulation, such reduction will be allocated among the parts on a pro-rata basis in accordance with procedures established by TIAA. An ERISA account payment may not be revoked after its effective date.


*President and
Chief Executive Officer*